

Fill in this information to identify the case:

Debtor 1 Timothy A. Stewart aka Timothy Alan Stewart

Debtor 2 Gretchen W. Stewart aka Gretchen J. Stewart, fka Gretchen Joyce Wagner, aka Gretchen Wagner Gettens

United States Bankruptcy Court for the WESTERN District of Pennsylvania

Case number 15-23443 CMB

## Official Form 410S1

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: **FREEDOM MORTGAGE CORPORATION**

Court claim no. (if known): \_\_\_\_\_ 8

Last 4 digits of any number you use to identify the debtor's account: 6090

Date of payment change:

Must be at least 21 days after date of this notice

12/1/19

New total payment: **\$1,275.58**

Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$305.57

New escrow payment: \$ 311.58

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_%

New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_ New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor(s) Timothy A. Stewart, and Gretchen W. Stewart  
First Name Middle Name Last Name

Case number (if known) 15-23443 CMB

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**x/s/ Rebecca A. Solarz**  
Signature

Date 11/5/19

Print: Rebecca A. Solarz ATT ID: 315936  
First Name Middle Name Last Name

Title Attorney for Creditor

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